AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

Claims 1-31 cancelled.

32.   (Previously Submitted) A secure endorsed transaction system, comprising:

an encoder that generates a unique code from input data comprising transaction data and a human identifier that uniquely identifies a human being;

a digital signature processor that generates a digital signature by encrypting the unique code using a first key of an asymmetrical key pair that includes the first key and a corresponding second key;

a formatter that formats a secure endorsed transaction using the digital signature and the input data; and

a verifier that verifies integrity of the secure endorsed transaction by, as a function of the secure endorsed transaction, comparing a stored unique code derived by decrypting the digital signature using the second key with a computed unique code derived from the human identifier and the transaction data.

33.   (Previously Submitted) The system of claim 32, further including smart card input/output device for reading and/or writing data representing secure endorsed transactions from and/or to smart cards.

34.   (Previously Submitted) The system of claim 33, further comprising:

means for receiving signals from the smart card device indicating the insertion of a smart card.

35.   (Previously Submitted) The system of claim 33, wherein the smart card input/output device includes:

means for acquiring card data from a smart card for inclusion in a secure endorsed transaction.

36.   (Previously Submitted) The system of claim 33, wherein the smart card input/output device includes:

means for dispatching data representing a secure endorsed transaction to a smart card.

37.   (Previously Submitted) The system of claim 32, further comprising:

a biometric input device for receiving signals representing the human identifier that uniquely identifies a human being.

38.   (Previously Submitted) The system of claim 32, further comprising:

means for receiving at least one of the first key and the second key.

39.   (Previously Submitted) The system of claim 38, wherein the second key is received from a source external to the system.

40.   (Previously Submitted) A method for processing secure endorsed transactions, comprising:

generating by an encoder a unique code from input data comprising transaction data and a human identifier that uniquely identifies a human being;

generating a digital signature by encrypting the unique code using a first key of an asymmetrical key pair that includes the first key and a corresponding second key;

formatting a secure endorsed transaction using the digital signature and the input data; and

verifying integrity of the secure endorsed transaction by, as a function of the secure endorsed transaction, comparing a stored unique code derived by decrypting the digital signature using the second key with a computed unique code derived from the human identifier and the transaction data.

41.   (Currently Amended) The ~~system~~ method of claim 40 ~~32~~, ~~further including smart card input/output device for~~ further comprising: reading and/or writing data representing secure endorsed transactions from and/or to smart cards.

42.   (Currently Amended) The ~~system~~ method of claim 41 ~~33~~, further comprising:

receiving signals from ~~the~~ a smart card input/output device indicating the insertion of a smart card.

43.   (Currently Amended) The ~~system~~ method of claim 41 ~~33, wherein the smart card input/output device includes~~ further comprising:

acquiring card data from a smart card for inclusion in a secure endorsed transaction.

44.   (Currently Amended) The ~~system~~ method of claim 41 ~~33, wherein the smart card input/output device includes~~ further comprising:

dispatching data representing a secure endorsed transaction to a smart card.

45.   (Currently Amended) The ~~system~~ method of claim 40 ~~32~~, further comprising:

receiving signals from a biometric input device representing the human identifier that uniquely identifies a human being.

46.   (Currently Amended) The ~~system~~ method of claim 40 ~~32~~, further comprising:

receiving at least one of the first key and the second key.

47.   (Currently Amended) The ~~system~~ method of claim 46 ~~38~~, wherein the second key is received from a source external to the system.

48.   (Previously submitted) A system for processing secure endorsed

transactions, comprising:

means for generating a unique code from input data comprising

transaction data and a human identifier that uniquely identifies a human being;

means for generating a digital signature by encrypting the unique code

using a first key of an asymmetrical key pair that includes the first key and a

corresponding second key;

means for formatting a secure endorsed transaction using the digital

signature and the input data; and

means for verifying integrity of the secure endorsed transaction by, as a

function of the secure endorsed transaction, comparing a stored unique code derived by

decrypting the digital signature using the second key with a computed unique code

derived from the human identifier and the transaction data.

49.   (Currently Amended) The system of claim 48 ~~32~~, further including smart

card input/output device for reading and/or writing data representing secure endorsed

transactions from and/or to smart cards.

50.   (Currently Amended) The system of claim 49 ~~33~~, further comprising:

means for receiving signals from the smart card device indicating the

insertion of a smart card.

51.   (Currently Amended) The system of claim 49 33, wherein the smart card input/output device includes:

means for acquiring card data from a smart card for inclusion in a secure endorsed transaction.

52.   (Currently Amended) The system of claim 49 33, wherein the smart card input/output device includes:

means for dispatching data representing a secure endorsed transaction to a smart card.

53.   (Currently Amended) The system of claim 48 32, further comprising:

a biometric input device for receiving signals representing the human identifier that uniquely identifies a human being.

54.   (Currently Amended) The system of claim 48 32, further comprising:

means for receiving at least one of the first key and the second key.

55.   (Currently Amended) The system of claim 54 38, wherein the second key is received from a source external to the system.

56.   (Previously submitted) The system of claim 55, wherein the second key is used by the verifying means to derive the computed unique code.